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## GAMBLING IN MALAYSIA: ISSUES, PROBLEMS AND SOLUTIONS

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### Abstract:

Gambling is a normal activity among many non-Muslim Malaysians, and especially the ethnic Chinese Malaysians (CM). In this paper, we asked 60 Malaysian youths if they had gambled before and 78.3% (N=47) had replied 'yes'. This showed that gambling is quite an acceptable cultural behaviour but that it can lead to more serious repercussions if uncontrolled. Moreover, past research supported the observation that Malaysians do generally gamble more than their Asian counterparts. Not surprisingly then, a majority of these 60 young Malaysian respondents surveyed believed that gambling is an entertainment and only 28.3% (N=17) think that gambling is a harmful activity. In this paper, the respondents were also surveyed on their perception of loan sharks which is an issue loosely associated with gambling and/or gambling addiction. Due to local media reports on loan shark harassments of their borrowers, it was clear that most of the respondents viewed loan sharking negatively. On the other hand, this paper also argued that gambling as an addiction, a social problem, and a mental health disease have not been publicly or widely acknowledged by the Malaysian authorities even though the latest edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM-5) by the American Psychological Association (APA) has classified gambling addiction as a kind of substance-related, addictive disorder. Finally, this paper also provided possible solutions to help curtail gambling addiction as a mental health disease, an addiction, and a social problem.

### Keywords:

Gambling, Gambling Addiction, Loan Sharking, DSM-5

## Introduction

All current academic definitions of gambling have three general characteristics: (a) the betting on an unpredictable event using money or something of value, (b) the betting is with the purpose of winning additional money or other material rewards by accurately forecasting the ending of an event, and (c) the impending result of the event is undecided (Williams, et al., 2017).

Gambling is seen differently in different cultures, and some people view gambling either as a positive, neutral, or negative activity. In fact, it can be either case since the consequences of gambling have varied among gamblers.

Gambling can also be either legal or illegal. In Malaysia, we have legalized gambling such as the casino found in Genting Highlands, and it is seen as a lucrative business which garners the Malaysian government much tax revenue. For example, the Malaysian Ministry of Finance had raised casino duties in the 2019 Budget from 25% to 35% to fill its coffers (Tan, 2019). Although legalized gambling provides the government revenue, the Malay-Muslims generally scorn upon gambling as a sin. This showed that there are indeed sharp cultural contrasts between the different ethnic groups in the country.

However, from the perspective of mental health, gambling addiction is a serious social issue which warrants public attention. According to Loo and Phua (2016), as quoted below:

“In this study, 4.4% of the general Malaysian population were categorized as problem gamblers while 10.2% were moderate-risk gamblers (Loo and Ang, 2013). This prediction signifies that approximately 246,400 Malaysians in Selangor are potentially problem gamblers while 571,200 Malaysians in Selangor are moderate-risk problem gamblers. Although state-specific, the results suggest that Malaysians are participating in gambling activities and the prevalence rates are comparatively on the higher end of the spectrum—i.e., 4.4% (Loo and Ang 2013)—compared to other Asian populations, which report problem gambling rates ranging from 1.4 to 2.5 % (Blaszczynski et al. 1998; Fong and Ozorio 2005; Winslow et al. 2015).”

As can be read from the quotation above by Loo and Phua (2016), gambling and gambling addiction are prevalent among Malaysians in Selangor (specifically) and in the country (generally). In addition, Malaysians gamble more than their other Asian counterparts (Loo & Ang, 2013 as cited in Loo & Phua, 2016). Moreover, according to Loo and Phua (2016), several factors are associated with the higher prevalence rate of gambling in the country. These factors include being of Chinese ethnicity, those who have lower education levels, those who have a higher disposal income, paternal-headed households, or those in the non-white-collar households (Loo & Phua, 2016).

From the cultural perspective, it is not surprising that the Chinese Malaysians (CM) have a higher rate of gambling compared to other ethnicities in the country. Some CM still associate gambling with an entrepreneurial spirit and the can-do, can-win attitude. In fact, this attitude holds true for many citizens from different countries who are ethnically Chinese. Moreover, the CM are also not well-known for their strict religious adherence, preferring to be known as pragmatic, adventurous, and entrepreneurial instead.

Nonetheless, gambling is not a purely race-specific activity. It is found in all cultures and in many different forms (see Williams et al., 2017 and Glimne, n.d.). Moreover, in Malaysia, due to less social control and/or moral regulation by the authorities, the non-Muslims such as the CM and the Indian Malaysians (IM) tended to gamble as a kind of entertainment, and sensation-seeking in hopes of gaining additional money or other non-monetary rewards.

### **Literature Review**

In this section, the authors will provide examples of the different types of gambling, the theories related to gambling, and the positive, neutral, and negative consequences of gambling.

#### ***Forms of Gambling***

It encompasses many different types of games, both offline and online. Moreover, sometimes, gambling is purely based on chance (e.g., the roll of the dice) but sometimes it requires skills and knowledge on the part of the gambler (e.g., horse-racing and poker) (Glimne, n.d.). The forms of gambling include lotteries, poker, horse-racing, card games, slot machines, dice games (or craps), coin tossing, bingo, wheel games, raffles, keno, sports and e-sports betting, betting on animal contests, and electronic gambling machines providing continuous card, dice, and tile games (Glimne, n.d.; Williams et al., 2017). With the invention of computers, and smartphones, gambling has also moved online with a variety of software applications such as Zynga Poker, Texas Hold 'Em, Slingo, Spoof, Poker TH, online casino games, and online sports betting.

#### ***Theories Related to Gambling***

Rosenthal (1987) as cited in Thrasher et al. (2011) had outlined three major theoretical paradigms to investigate gambling and these are (a) the psychodynamic or also known as the psychoanalytical theories, (b) the biological theories and (c) the behavioural theories.

The psychodynamic or psychoanalytical theorists view gambling addiction or pathological gambling as emerging from within the gamblers' inner self and they use gambling to cope with conflict or to restore a cognitive or emotional ('psychic') injury within themselves (Thrasher et al., 2011). Jacobs (1986) suggested that there are two inter-connected sets of elements which incline people toward addictions. These are "...an abnormal physiological resting state and childhood experiences producing a deep sense of inadequacy" (Jacobs, 1986). A study by Gupta and Derevensky (1998) had found that Jacob's (1986) General Theory of Addictions to be acceptable and credible in explaining adolescent gambling addiction.

On the other hand, the biological theories view gambling problems and addictions as inherited and running in families (Blume, 1987 as cited in Thrasher et al., 2011). These biological theories studied problem gamblers' brain waves (EEG), endorphin levels, and other brain chemicals in attempts at finding variations between these problem gamblers and other gamblers. In summary, these theories view biological tendencies as the cause of gambling addictions (Blume, 1987 as cited in Thrasher et al., 2011).

Finally, the behavioural theories such as the trait theory view high sensation seekers as having higher tendencies to seek arousal and excitement. Therefore, these high sensation seekers will feel that gambling is a less risky behaviour than low sensation seekers (Zuckerman, 1979 as cited in Thrasher et al., 2011). Undoubtedly, sensation seeking is considered as a personality trait of an individual which is defined by Zuckerman (1979) as "...need for varied, novel, and complex sensations and experiences, and the willingness to take physical and social risks for the sake of such experience (as cited in Thrasher et al., 2011). Moreover, other behavioural

theories such as Bandura's Social Learning Theory and Sutherland's Differential Association Theory view gambling and other deviance as a learned behaviour which the gamblers picked up from people whom they respect, or associate with regularly.

### ***Consequences of Gambling***

Gambling as a risk-taking activity can produce positive, neutral, and negative consequences depending on how it is played. Some gamblers have won big lotteries and were none the worse for their habits. Gambling can also be a part-time fun activity for some with little or no consequences (i.e., neutral impact) on their lives.

Unfortunately, for a minority, gambling becomes an addiction, a mental health disease, and a social problem which are sometimes linked to borrowing money from loan sharks which then caused serious side-effects for their families when these problem gamblers failed to pay up their debts taken with the loan sharks. Henchmen hired by the loan sharks to recover their debts sometimes go to great lengths to threaten or harass the families and sometimes even neighbours of the problem gamblers. For example, in Malaysia, their signature tactics include throwing red paint into their houses, warning letters, threatening phone calls and sometimes to the extent of beating up the borrower who had failed to pay up (Venesa Devi, 2021; Yee, 2021; Elly Fazaniza, 2019; Fong, 2019).

Gambling as an addiction can cause the family to break down as the trust between the spouses or between family members are irretrievably broken. Moreover, research showed that gambling debts had caused arguments between the problem gamblers and their loved ones (Downs & Woolrych, 2010). Finally, problem gamblers also experience a higher risk of being sacked due to disciplinary actions by their employers because of their inability to concentrate on their jobs (Downs & Woolrych, 2010).

### **Method**

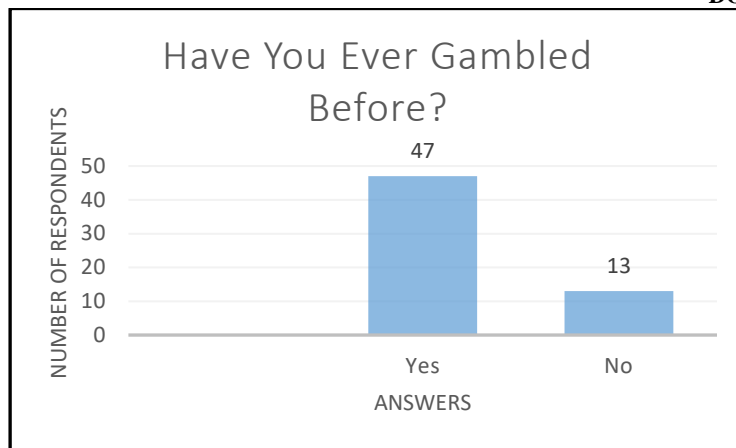
This paper had used data from an online survey collected by a group of students for their Sociology group assignment. The students are from a university located in the mid-northern region of Perak. The survey had aimed to find out how often Malaysian citizens gamble, and their perceptions on gambling and loan sharks. A total of 60 Malaysian youths had responded to the survey. In this paper, three themes will be presented here:

- (A) Gambling Habit
- (B) Perception on Gambling
- (C) Perception on Loan Sharks in our Community

### **Results and Discussions**

#### ***Theme A: Gambling Habit***

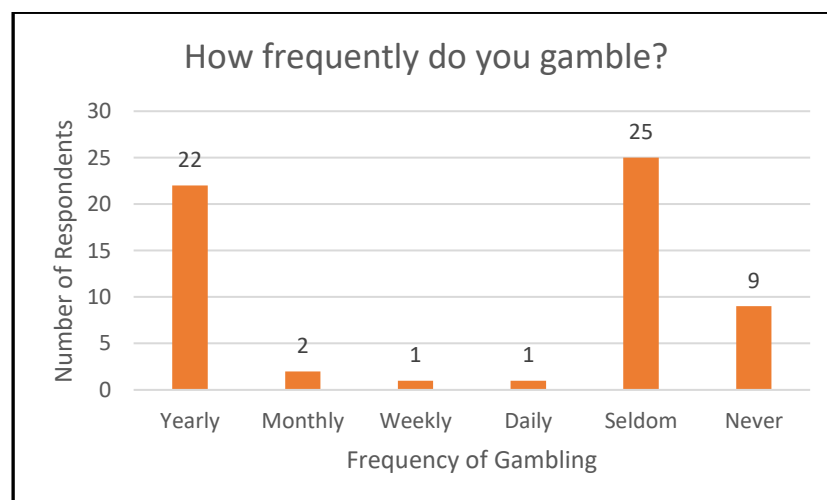
When asked if they have ever gambled, most of the respondents had replied 'yes' as can be seen from the graph below:



**Figure 1: Have You Ever Gambled Before?**

These affirmative answers by the 47 respondents showed that gambling is culturally popular and is a normal activity. Although the finding of this paper is not representative of the entire Malaysian population (because most of the respondents surveyed are CM only), past research by Loo and Phua (2016) does seem to support this general finding that many non-Muslim Malaysians such as CM and IM gamble as part of their cultural make-up.

However, when asked about the frequency of their gambling habit, most respondents (41.7%, N=25) answered that they seldom gamble while 36.6% (N=22) reported that they gamble yearly while only 15% (N=9) reported that they never ever gamble. When probed further, one of the 60 respondents reported that s/he gambles daily, another reported that s/he gambles weekly while two others reported that they gamble monthly (see Figure 2 below). This showed that 6.7% or four of the 60 respondents surveyed have a strong gambling habit. On the other hand, as most of the respondents were young people (i.e., 39 respondents were between ages of 18 and 20 while 21 respondents were between ages of 21 and 23), it is not surprising that they have less time to take up gambling as a hobby or even consider gambling as a path to wealth. This is because most young people in Malaysia tend to have other more pressing life commitments such as academic studies or work.

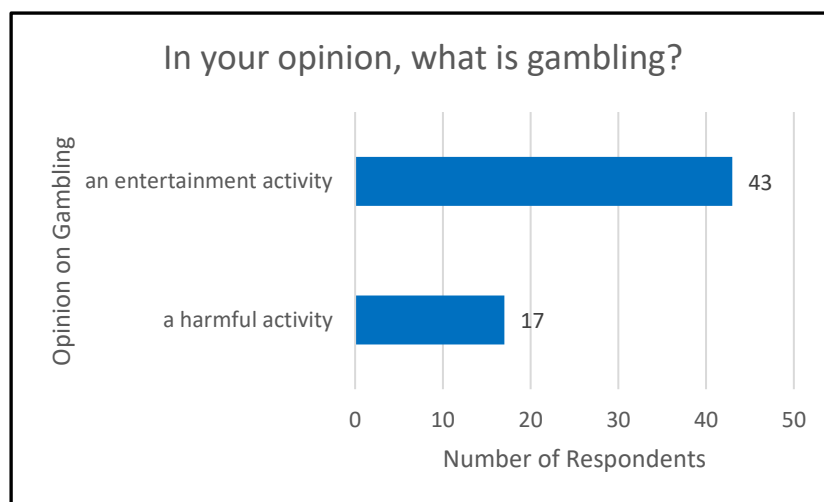


**Figure 2: Frequency of Gambling**

Furthermore, a longitudinal study will help determine if some of these yearly, casual gamblers will become gambling addicts or also known as problem gamblers in the future as gambling is known to be addictive because gambling mostly operates on the variable-ratio schedule of reinforcement (see Baron, 1998, pp.191-192). According to Baron (1998), humans who have been exposed to the variable-ratio schedule of reinforcement such as gambling (and playing at the slot machines) find it hard to give up the behaviour because such behaviours are highly resistant to destruction. This is because of the partial reinforcement effect which seems to make it hard for gamblers to realize that reinforcement is no longer obtainable (Baron, 1998). Nonetheless, despite such insight by Baron (1998), there still exists a small pocket of casual gamblers who do not subsequently develop gambling addiction. More research on this category of people is needed to determine their psychological make-up and factors which prevent them from developing addiction. Although this small group of casual gamblers might not have developed gambling addiction, their gambling behaviour is usually consistent, routine, and regular. So, they are habitual gamblers.

### **Theme B: Perception on Gambling**

The respondents were then asked about their perception on gambling.



**Figure 3: Perception of Gambling**

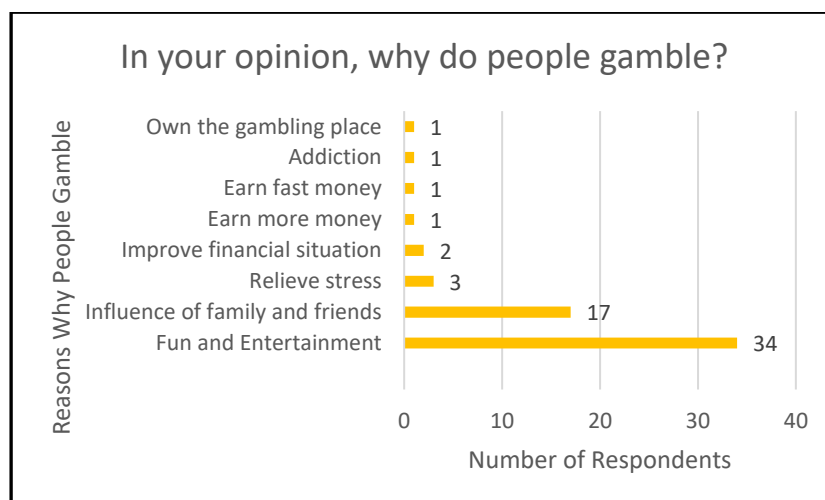
It is noteworthy that 71.7% of the respondents (N=43) surveyed do not view gambling as bad or morally wrong. In fact, being young respondents, they most probably have not personally encountered anyone with a gambling addiction problem and viewed it as mere entertainment. Perhaps they themselves are also those who only gamble yearly and/or those who seldom gamble. Moreover, for non-Muslim gamblers, especially CM, they sometimes associate gambling with a kind of entrepreneurial, can-do spirit. For some of them, gambling is seen as almost equivalent to doing business as it involves risk taking. For these reasons, it explains why only 28.3% (N=17) of the 60 respondents surveyed view gambling as a harmful activity.

Nonetheless, as stated above about the variable-ratio schedule of reinforcement, gambling is highly resistant to annihilation (Baron, 1989) which means that it is hard to give up once a person had been exposed to such a variable-ratio schedule of reinforcement. Therefore, the respondents' view on gambling as entertainment is incongruent with past research which deemed gambling as addictive but is in line with Sociology's structural-functional paradigm. Gambling has functions, which among others, provides entertainment for those who need a



distraction away from their problems. Moreover, according to Frey (1984), gambling can fulfil personal needs while contributing to societal stability by displacing other destructive cultural and structural forces within a country.

The respondents were then asked about the reasons why people gamble. The top three reasons they cited were ‘for fun and entertainment’ (56.6%, N=34), ‘influence of family and friends’ (28.3% (N=17), and finally ‘to relieve stress’ (5%, N=3). Figure 5 (below) showed all the reasons cited. It is unfortunate that gambling for fun and entertainment might lead to serious repercussions for some people after their exposure to the variable-ratio schedule of reinforcement. In fact, prevention is better than cure! Furthermore, in the earlier Literature Review section, the trait theory mentioned how high sensation seekers tended to take more risks just for the sake of obtaining thrilling experience. So, the respondents’ answers showed that they have some understanding of gambling and why people gamble. For example, they cited the influence of family and friends in starting the gambling habit. This is in line with Bandura’s Social Learning Theory that gambling is a learned behaviour and is culturally acceptable, especially among CM and IM. However, for the Malay-Muslims, gambling is mostly viewed as deviant and a sin; this is in line with the Sutherland’s Differential Association Theory that people learned deviance from those whom they respect or regularly associate with. Here, it is noteworthy that there exists a sharp distinction between the views of the non-Muslims and Muslims regarding gambling, and as a result, there is a higher tendency for more traditional states like Kedah to impose a ban on such activities (see recent news reports on the ban in 2021; Britshi, 2021). Moreover, the Kedah government viewed gambling as a business activity which benefits only the capitalists but not those who buy the lotteries because it causes these gamblers debt problems and a collapse of their family (Sadho Ram, 2021).



**Figure 5: Reasons Why People Gamble**

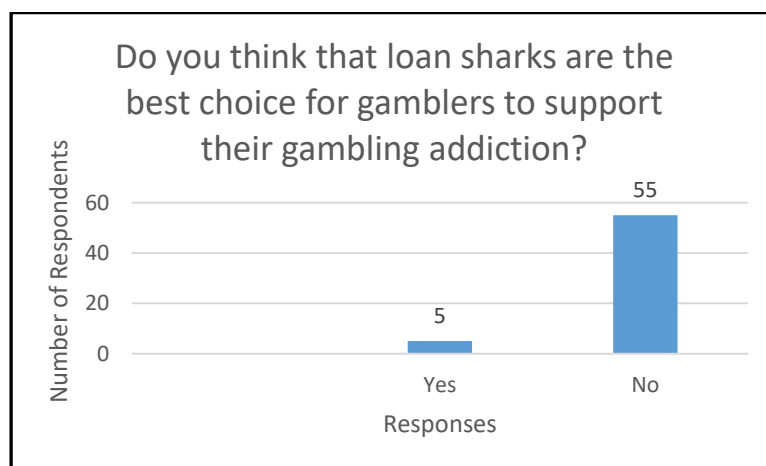
***Theme C: Perception on Loan Sharks in our Community***

Gambling addiction and borrowing money from loan sharks to fund their gambling habits are sometimes intertwining issues in Malaysia. While there are those who borrow from loan sharks because of an urgent business need or other reasons, the most publicity and media exposure have been highlighting how henchmen hired by the loan sharks use their signature red paint to harass the gambler(s) or sometimes beat him/them up. Nonetheless, the henchmen mostly harass the gambler’s family members and even neighbours (see Venesa Devi, 2021; Yee, 2021;

Elly Fazaniza, 2019; Fong, 2019). This indirectly also showed that there is gangsterism among the CM, and not just among the Malay Malaysians (MM) and the IM but unfortunately, this is not well-studied yet.

The Malaysian authorities such as the Malaysian Chinese Association (MCA) via its Public Services and Complaints Department have traditionally presided over blood-cutting ceremonies whereby the family or parents disown their son or daughter over national television or during press conferences in their desperate attempts to stop the harassment of loan sharks who are intent on recovering their money. From the news, one can conclude that the MCA Public Services and Complaints Department has merely been facilitating these blood-cutting ceremonies that sever familial ties between the parent(s) and the problem gambler(s) to stop continual loan shark harassments. There have not been attempts by the authorities to medicalize this issue, meaning, to highlight and recognize gambling as a mental health issue, an addiction, and a social problem. Medicalizing gambling as an addiction as had already been done by the American Psychological Association (APA) in its DSM-5 might provide a more compassionate approach towards helping some of these Malaysian gambling addicts and their respective families. For example, setting up a support group for problem gamblers or gambling addicts to help them overcome gambling addiction and to help them re-gain the trust they lost with their parent(s) and loved ones.

As there have been repeated negative news regarding the actions and harassments of loan sharks on their borrowers, it is not a surprise that the survey respondents had viewed loan sharks and loan sharking negatively. For example, when asked ‘Do you think that loan sharks are the best choice for gamblers to support their gambling addiction?’, an overwhelming majority answered ‘No’ (see Figure 6).



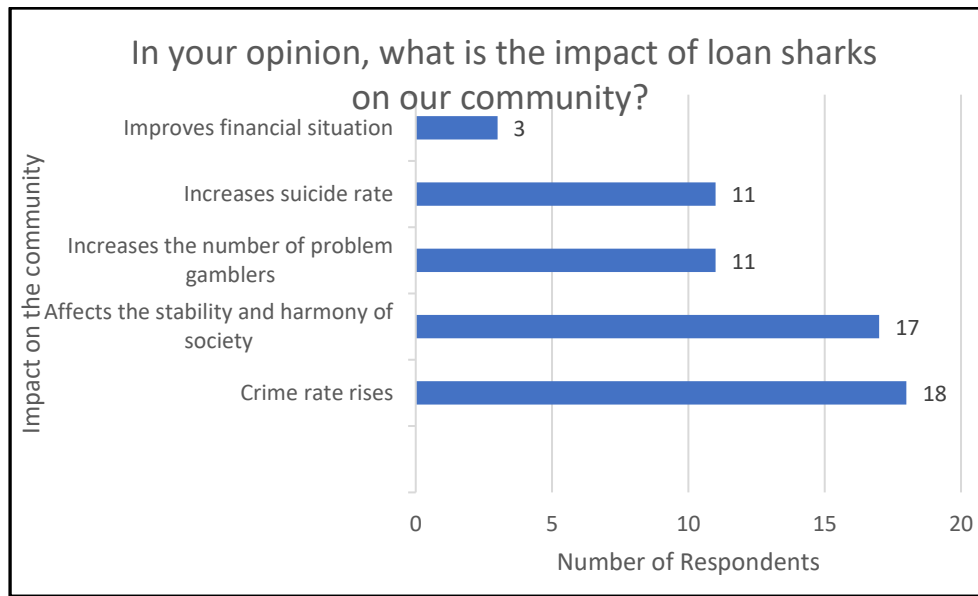
**Figure 6: Perceiving that Loan Sharks Create a Negative Impact on the Community**

Moreover, most of the respondents also agreed that loan sharks are illegal in the country. This is in line with media reports about police arresting suspected loan sharks who are involved in illegal money lending activities and criminal intimidation against their victims (see Mohd Farhaan Shah, 2021; Mok, 2021).

Finally, the respondents were asked about how loan sharks have impacted our community. Figure 7 (below) showed that media exposure to blood-cutting ceremonies and loan shark



harassments have influenced the perceptions of the respondents and they concluded that crime rate and suicide rate will increase, among other negative impacts on the community. They also perceived that the stability and harmony of our community will be negatively threatened by loan shark activities. As we know, throwing red paint into people's houses to recover one's loan is a criminal act even though a 'contract' exists between the borrower and the loan shark concerned. Finally, the respondents have also perceived that having access to loans from loan sharks will cause an increase in the number of problem gamblers in Malaysia.



**Figure 7: Impact of Loan Sharks on Our Community**

### Possible Solutions to Gambling Addiction

Overcoming gambling addiction will require commitment from the problem gamblers and they themselves will have to acknowledge that they have an addiction problem which requires help and healing. On the other hand, normal gambling as a routine activity may not be so easily addressed because it has functions which can help displace other more destructive behaviours within the country (Frey, 1984).

One of the possible solutions which have been proven to be helpful in India in reforming prisoners was the vipassana meditation as taught by the late S. N. Goenka, a Myanmar-trained meditation teacher (Vipassana Research Institute, 2010). Moreover, this vipassana-type of meditation and other meditations like yoga have been used to help people fight addictions such as smoking (Harrison, 2016). So, it is important that problem gamblers or gambling addicts seek help to heal their 'psychic' wound which have led them into compulsive gambling, loss of family, and financial crises.

Besides, it is also important that the Malaysian authorities, especially the MCA, which has traditionally dealt with loan shark issues and the blood-cutting ceremonies within the community to lobby the government to recognize gambling addiction as a mental health threat, an addiction, and a social issue. The MCA should maybe also consider establishing a rehabilitation centre or a support group to help these compulsive or problem gamblers re-gain the trust of their loved ones, to be re-united with them, to resolve their dire financial situations, and to overcome their gambling addiction.

Moreover, it is important to understand the variable-ratio schedule of reinforcement so that we could at least empathize with these problem gamblers and why they are unable to give up their addiction as well as why they have betrayed the trust placed on them by their parents/family members. Cultural reasons are also important in determining whether one begins to gamble. In non-Muslim cultures, like the CM and the IM, gambling is sometimes seen positively, but acquiring this habit is the start of troubles ahead for some people but not for others. Therefore, as the old saying goes: 'prevention is better than cure'.

The Kelantan and Kedah state governments have decided to ban gambling altogether. This is one way to deal with the negative consequences of gambling but requires more research to determine if the implementation has been successful and effective. Unfortunately, such a ban does seem to be perceived by the non-Muslims as going against the spirit of pluralism in a multi-ethnic and multi-religious country like Malaysia.

### **Conclusion**

Gambling is a normal activity among the non-Muslims and is culturally acceptable as an activity. Past research had showed that Malaysians generally gamble more than their Asian counterparts. This can be due to cultural factors which view gambling as encouraging a kind of entrepreneurial, can-do spirit. However, the authors believe that abstaining from gambling makes good sense because persons who have been exposed to the variable-ratio schedule of reinforcement like gambling tended to find it hard to kick the habit. For those problem gamblers, there should be help available in the country to re-integrate them back into our community. As the APA had already classified gambling addiction as a kind of substance-related, addictive disorder, empathy for the problem gamblers (or gambling addicts) and their respective families is necessary.

The 60 respondents' answers have provided us a peek into their own gambling habits, as well as their opinions and perceptions on gambling and loan sharking. Unfortunately, because most of them were CM, the results of this study cannot be generalized and is not representative of the Malaysian population in general. At best, it represents a peek into the worldview of CM youths who have volunteered to participate in the survey.

Future research can probe why some people become problem gamblers (or gambling addicts) while others remained just habitual gamblers without falling into traps like borrowing money from the loan sharks or other serious financial crises as well as family conflicts. Perhaps individual characteristics and ability to manage one's impulses matter when it comes to gambling since it operates on a variable-ratio schedule of reinforcement. Gambling does not need to be viewed as a morally wrong activity but at the same time, it is necessary to self-regulate to prevent addiction and compulsion.

As the news have shown us, some gamblers' financial situation improved and they became richer while others became millionaires after winning the lotteries (see Chin, 2020; Fong, 2021; Magnum, 2021; The Straits Times, 2017). In Singapore, the casinos were built because they make good business sense and can encourage the entrepreneurial, can-do-can-win spirit amongst its citizens. Sometimes gambling as a risk-taking activity is like doing business where one must take calculated risks. Perhaps the non-Muslims endorse such a view of gambling. Nonetheless, the authors feel that there is still a fine line between doing business legitimately and gambling. So, caution is required so that gambling addiction does not set in.

Finally, banning gambling may or may not curb the debt problems and the collapse of the family institution. Usually, it drives the activity underground and can be counterproductive. It also causes a loss of revenue for the state governments concerned. Therefore, it is imperative that more research is conducted on a macro-scale to investigate if the Kelantan and the Kedah state governments' policy of banning gambling had yielded the desired results after several years of implementation.

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